

What's A Turnover Notebook?

Turnover folders have long been a best business practice. However, few of us in our personal lives have taken advantage of this relatively easy, no cost, and helpful life strategy. And for genealogists, the need is double. This Computer Corner article will introduce you to the concept, and provide some sample information for your own notebook.

So what is a Turnover Notebook? Consider a collection of all the information you would like to provide your spouse or your heirs on the day after you died. If you could! This is not wills and powers of attorney, we are referring to immediately useful, everyday information.

My friend's brother-in-law Bill had heart problems most of his adult life, yet it was a shock to all when he suddenly died on a weekend trip to their condo. His new widow was beset with numerous problems, one being that Bill paid most of their bills on-line and she did not know all the passwords. It was weeks before she came across the little notepad with the information. A Turnover Notebook would have helped her greatly.

Your Turnover Notebook represents a running start at providing your family with that collection of information only you know. Yes, I know, you don't expect to die for the next N decades - however given that the average age of the AGS member is 68.9 years, it doesn't hurt to do just a little preparation for this eventuality. After all, one never knows when that proverbial Schwan's home-delivery truck will run you over while crossing Central on your way to an AGS meeting...



Notebook Contents: The folks who are really good at this sort of thing are the Financial Planners and insurance people. Recently, USAA outlined a Turnover Notebook strategy for an individual - as Rabbi Glickman on the Seinfeld show might say, "Let's call him George."

George's "Turnover" document contains the essentials, including a will, a living will, durable Power of Attorney and a Health Care Power of Attorney. But it goes way beyond the basics, revealing details in a sequential order, beginning with a priority list of contact data for insurance companies and funeral arrangements. There's a list of important passwords; a list of friends and business contacts; and scans of all the active keys he carries for his home, cars and the safe-deposit box.

The document provides a list of all credit card numbers, utilities accounts, savings and checking accounts, investment IDs and so forth. His daughter will even have instructions on how to care for his hanging plants.

George also tips off his daughter to the potential value of some of his possessions, including a vintage Hawaiian shirt that might be a collector's item. 'She



would never know that," he says. And he supplies the name of a trusted car dealer to call if she wants to sell his '72 Corvette.

George continually updates the document. "My daughter was grateful when I told her about it, but didn't want to know the details," he says with a laugh. "It'll be there when she needs it most, safely stored in a safe-deposit box."

Such letters of instruction also can be stored in a fire-proof safe at home. Make sure your loved ones have the code to open it, or that they're named on a safe-deposit box so they can access it. I suggest *not* putting your Turnover Notebook away - leave it 'hidden in plain sight' [see the photo] and let your spouse/executor/adult heirs know where. Although you may have an electronic back-up, the concept of a Turnover Notebook is to provide a hard copy binder that those who are left behind can hold in their hands - and use!

What is needed? Now, what does one need to create a Turnover Notebook? Here is the list:

1. Three-ring binder
2. Paper

That's it! Of course, when I made mine, I went above and beyond and bought a set of those A-Z index tabs, some insertable Pockets 'n Tabs dividers, and a box of those clear plastic sheet protectors - I splurged on the kind that allow you to easily slide in the contents. About \$1.49 at Office Depot. And I composed a Table of Contents for the Binder on my computer - so I can add to it from time to time, and re-print it as I wish. Meanwhile, I just pen-and-ink/mark up the old copy. Like genealogy, a Turnover Notebook is a continuing work-in-progress.

What would benefit Genealogists? Genealogists need a Turnover Notebook, perhaps more than other adults do. We have unique records and some primary records and original documents and photos that need to be protected and passed on to someone else, hopefully in the family, but at least not lost to history. Where are those records? Most folks 'going through your stuff' would not recognize what is 'the good stuff.' You need to let others know what should happen to your valuable records. Who should carry the fire should you not be there?

What else? What else should be in there? One easy addition nowadays would be a little 4GB flash drive with a back-up of your data files. Here are some examples of other entries, using the letter-tab index:

F-Financial: investment accounts information and contacts; most of today's assets can have Transfer on Death registration or at least a list of beneficiaries.

H-Home: Maintenance records for your home. Who handles your plumbing? Last roof repair?

L-Locks: Information on locks and keys to house doors, gym locker.

M-Military Records: Certified copy of DD form 214 (Retirement separation) - every veteran can obtain this for free now.



In plain view: Do you see a Turnover Notebook? There!

O-Obituary: Every genealogist should have a current obit written the way you would like! Provide a recent copy here... and perhaps a photo.

T-Tax Records: Where are they stored? Do you use a software program?

U-Utilities: Perhaps all your utility bills are "automatically" paid by draft or charged to a credit card. Let your spouse or heirs know the details here.

V-Vehicles: Maintenance records and registration information on all your vehicles.

Summary: The important point for a Turnover Notebook is to get something started - set up the framework. You certainly don't have to create the entire notebook now, just take a 3-ring binder and put it in your library, perhaps near your Genealogy files. Then when an invoice comes in, or an account statement or you set up some new passwords for a web site, consider placing a copy of this information into your Notebook. You will find it helps you organize. The contents will increase slowly and surely, and will serve you and your family well all your life - and beyond.